

NON-LOAN ASSETS

The **Non-Loan** database is populated in the **Non-Loan Assets** module in RAVEN. The database is populated by transferring information input in the **General Ledger** module.

Things to remember in the **Non-Loan Assets** module:

First, when the user transfers the information from the **General Ledger**, only the basic information the user input into the **General Ledger** will be present. The user must go into the **Non-loan** module and add to the information. At the very least, the user needs to identify the branch to which each non-loan asset belongs.

Second, when making adjustments to the **General Ledger** via adjusting entries or by any other means, the user must transfer the updated information from the **General Ledger** to the **Non-Loan** database. Completing this function ensures the **Non-Loan** database remains in balance with the adjusted **General Ledger**.

DEMONSTRATION

A. Transfer from G/L

The user may transfer information into the **Non-Loan** database from two different points in RAVEN:

**Data / Non-Loan / Transfer From G/L or
Bank Info / General Ledger / Transfer to DBFs**

The user may choose to use the **General Ledger** path after making adjusting entries to ensure the most current information is in the Non-Loan database.

The user may use the **Non-Loan** path when entering additional information about each Non-Loan asset.

In either case, the user **MUST** update after making any adjustments to the General Ledger. The user should utilize the **Data / Audit / Compare G/L to Databases** path to ensure the **Adjusted General Ledger** and the subsidiary ledgers remain in balance.

1. **Data / Non-Loan Assets / Transfer From G/L**
2. RAVEN displays the **RAVEN Notes** window with the following message:

“10 records were added from the General Ledger database into the Non-Loan Asset database.

0 duplicate records were updated.

0 records were not changed. Continue”

3. Select **Continue**

B. Edit Non-Loan Assets

REMINDER:

Add or delete Non-Loan assets in the General Ledger ONLY. If the user wants a non-loan asset to be further broken down (i.e., prepaid expenses into prepaid insurance, prepaid maintenance, etc.), create the accounts in the General Ledger and then make adjusting entries to the accounts. The user then updates the General Ledger and transfers the new information to the Non-Loan and Subsidiary databases. This method ensures the adjusted General Ledger and the subsidiary ledgers remain in balance.

1. Select **Data / Non-Loan / Manual Entry/Edit**

NOTE:

The Non-Loan Asset Manual Input window displays Account number 101000.

2. Select **Edit**

RAVEN displays the **Branches** picklist for the user to assign a branch to this asset.

3. Select **Raven Bank**

Notice the only accessible fields are the **Branch** and **Classified** fields. The remaining fields either do not apply or are edited in the **General Ledger** module.

4. Select **Save**
5. Select **Search**
6. Select *U.S. Treasuries* (Enter)
7. Select **Edit**

8. Select **Little Raven Bank** (Enter)

9. **Rating: "AAA"** (Enter)

10. **Maturity Date: "06/23/1996"**

11. **Par Value: "0.00"**

NOTE:

The box returns to empty when 0 is entered

12. **Coupon: "5"**(Enter)

NOTE:

Input percentages in as whole numbers. RAVEN adds the % sign automatically.

13. **Yield: "3.21"**(Enter)

14. **Pledged Amt.: "1,000,000"**(Enter)

15. **Pledged To/For: "Iowa School Districts"**

16. **Classified: "500,000"**

NOTE:

An X is displayed in the box next to Classified when a dollar amount is input into the Classified box.

17. **Litigation:** Arrow through this box. The asset is not in litigation

18. Select **Save**

19. Select **Exit**

20. Select **Audit** from the **Data Menu**

21. Select **Compare G/L to Databases**

RAVEN displays the **G/L to Database Comparison** window with the following information:



TAKING INVENTORY: NON-LOAN ASSETS

G/L Code	FDIC's G/L Description	G/L Total	DBF Total	Difference
1000	Cash & Due From	402,390.76	402,390.76	0.00
1100	Time Due From	171,768.53	171,768.53	0.00
1200	Fed Funds Sold	1,432,036.04	1,432,036.04	0.00
2000	U.S. Treasuries	1,500,000.00	1,500,000.00	0.00
2100	U.S. Agencies	2,703,385.65	2,703,385.65	0.00
3100	Commercial Real Estate Loans	48,830,470.71	0.00	48,830,470.71
3200	Commercial & Industrial Loans	6,651,434.74	0.00	6,651,434.74
3300	Consumer Loans	6,447,788.44	0.00	6,447,788.44
3400	Overdrafts	39,970.98	0.00	39,970.98
4100	Institution Building	2,418,105.87	2,418,105.87	0.00
5000	OREO	17,655,897.20	0.00	17,655,897.20
6100	Prepaid Expenses	344,630.16	344,630.16	0.00
6125	Other Assets	2,828,195.55	2,828,195.55	0.00
6300	Investment in Subsidiaries	2,000,000.00	2,000,000.00	0.00
7000	Demand Deposits	11,932,004.93	0.00	11,932,004.93
7100	Savings Deposits	45,421,996.01	0.00	45,421,996.01
7200	Time Deposits	28,799,864.93	0.00	28,799,864.93
7300	Accrued Interest on Deposits	1,180,578.00	0.00	1,180,578.00
8500	Other Secured Borrowings	1,204,184.88	0.00	1,204,184.88
8700	Other Liabilities	21,190.55	0.00	21,190.55
9000	Loan Loss Reserve	1,460,755.84	0.00	1,460,755.84
9100	Equity Capital	3,405,499.49	0.00	3,405,499.49

The comparison table reflects the information in the adjusted general ledger as well as the information in the subsidiary ledgers. Since some information has not been loaded into RAVEN, there are out of balance conditions reflected in the table. In the case of the non-loan assets, the information was transferred from the G/L, and the subsidiary ledger and the adjusted general ledger are in balance.

Remember, when changing or adjusting the general ledger in any way, the user must Update in the General Ledger module and then transfer the information to the Non-Loan database. If this is not done, an out of balance condition will exist.

22. Select **Data Menu**
23. Select **Non-Loan**
24. Select **Manual Entry/Edit**

EXERCISE

- A. Edit the following accounts. Use the **Next**, **Previous** or **Search** buttons to locate the accounts. When using the **Search** button, locate the account using the mouse or arrow key and then press (Enter) to bring the specific account to the **Edit** window.

	<u>Input Box</u>	<u>Input Description</u>
1.	U S Agency Securities	
	a) Branch	<i>"Little Raven Bank"</i>
	b) Rating	<i>"AAA"</i>
	c) Maturity Date	<i>"12/31/1995"</i>
	d) Par Value	<i>"2,700,000"</i>
	e) Coupon	<i>"5.500"</i>
	f) Yield	<i>"6.74"</i>
	g) Pledged Amount	<i>"2,700,000"</i>
	h) Pledged To/For	<i>"Treasury, Tax & Loan Note Option"</i>
	i) Save	
2.	Time Due From	
	a) Branch	<i>"Raven Bank"</i>
	b) Save	
3.	Federal Funds Sold	
	a) Branch	<i>"Raven Bank"</i>
	b) Save	
4.	Investment in Subsidiaries	
	a) Branch	<i>"Raven Bank"</i>
	b) Classified Amount	<i>"2,000,000.00"</i>
	c) Save	

	<u>Input Box</u>	<u>Input Description</u>
5.	Buildings	
	a) Branch	<i>“Raven Bank”</i>
	b) Cost	<i>“3,000,000”</i>
	c) Insured Value	<i>“2,500,000”</i>
	d) Assessed Value	(Enter)
	e) Appraised Value	<i>“2,750,000”</i>
	f) Appraisal Date	<i>“07/08/1995”</i>
	g) Save	
6.	Prepaid Maintenance	
	a) Branch	<i>“Raven Bank”</i>
	b) Save	
7.	Prepaid Insurance	
	a) Branch	<i>“Raven Bank”</i>
	b) Save	
8.	Other Assets	
	a) Branch	<i>“Raven Bank”</i>
	b) Save	
	c) Exit	
	d) <u>M</u>ain Menu	